

# **U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS**

## **North Carolina**

### **Affordable Housing Coalition**

Asheville, NC

\$35,303

Affordable Housing Coalition (AHC) is a non-profit agency that services metropolitan Asheville and Buncombe County. It was founded in 1991 to coordinate the efforts of housing providers and to increase access to decent, safe, and affordable housing for low-income individuals. Asheville has been found to have the least affordable housing market in North Carolina. The Affordable Housing Coalition provides a comprehensive housing counseling program that addresses the underserved in gaining a foot hold towards self-sufficiency. Types of counseling offered by AHC include: homebuyer education, rental education, pre and post-purchase counseling. During fiscal year 2001, AHC successfully counseled 268 clients with issues pertaining to housing.

### **The Northwestern Regional Housing Authority**

Boone, NC

\$25,563

The Northwestern Regional Housing Authority (NRHA) serves seven counties in northwestern North Carolina within the Appalachian Mountain Range. The entire area is rural. The population is mainly comprised of the very wealthy and the very poor. The agency provides services in all seven counties. Seventy-five percent of their clients achieve positive outcomes as it relates to housing. The agency provides comprehensive housing counseling services such as: homebuyer education, pre-purchase and post-purchase counseling, mortgage default counseling, HECM counseling, information regarding fair housing issues, and predatory lending activities. During fiscal year 2001, NRHA successfully counseled 260 clients, resulting in 31 clients purchasing housing.

### **Sandhills Community Action Program, Inc.**

Carthage, NC

\$13,658

Sandhills Community Action Program, Inc. , (SCAP), was established in August 1965 as a private non-profit corporation, to provide community and individual services as part of the nationwide anti-poverty effort. SCAP's mission is to empower low-income people to attain skills, knowledge, motivation, and opportunities they need to become self-sufficient. Part of accomplishing that mission is to provide comprehensive housing counseling services and education in an effort to provide affordable housing to low-income people. Sandhills Community Action Program, Inc. serves Anson, Montgomery, Moore, and Richmond Counties, with offices located in the low-income communities of each of those counties. Housing counseling services offered by SCAP include: pre-occupancy, post-purchase, homebuyer education, home equity conversion mortgage (HECM), mortgage delinquency/default and home rehabilitation counseling. During fiscal year 2001, SCAP counseled 533 clients with issues pertaining to housing.

**Johnston-Lee-Harnett Community Action, Inc.**

Smithfield, NC

\$11,494

Johnston-Lee-Harnett Community Action, Inc. is a private, non-profit organization whose mission is to provide comprehensive housing counseling services in Johnston, Lee, and Harnett counties. The organization provides pre-purchase counseling, default and delinquent mortgage counseling, HECM counseling, and some credit counseling. The agency is committed to assisting low-income persons find and keep affordable housing. It also provides renovation services for homeowners under the HOME program financed by North Carolina Housing Finance. During fiscal year 2001, 218 clients were counseled resulting in 5 clients buying homes and 25 clients bringing their mortgages into current status.

**Northeastern Community Development Corporation**

Camden, NC

\$17,987

Northeastern Community Development Corporation, (NCDC), provides comprehensive housing counseling services to Camben County, Pasquotank County, Dare County, Currituck County, Perquimans County, and Chowan County in the northeastern section of North Carolina. Their services address the need of the community by providing homeownership opportunities to low-income individuals who feel they could never obtain the American dream of homeownership. In addition, the agency assists individuals with homes to maintain and keep them. Housing counseling services offered by NCDC include: homeownership seminars, pre-purchase, credit repair, post-purchase and loss mitigation. During the last fiscal year, NCDC counseled 43 clients with issues pertaining to housing.

**River City Community Development Corporation**

Elizabeth City, NC

\$5,000

River City Community Development Corporation is an approved HUD counseling agency. The agency provides comprehensive housing counseling service. They provide one-on-one counseling in the areas of pre-purchase counseling, homebuyer education, mortgage and rent delinquency counseling, tenant/landlord dispute resolutions, financial literacy, and budget assistance. Housing shortage, poverty, and education are some of the obstacles River City Community Development Corporation faces. The agency's targeted population is the very low, low, and moderate income individuals. River City Community Development Corporation's mission is to strengthen communities and improve the quality life for community residents through homeownership, job creation, business development, and cultural awareness. During the fiscal year of 2001, they counseled 109 clients with housing related issues.

**Consumer Credit Counseling Service of Western North Carolina, Inc.**

Asheville, NC

\$24,481

Consumer Credit Counseling Service of Western North Carolina, Inc. has been serving residents of western North Carolina since 1975, and has been a HUD approved comprehensive housing counseling agency since 1979. The agency continues to provide comprehensive housing counseling and related services to meet the needs of residents of the eighteen counties of western North Carolina. Consumer Credit Counseling Service of Western North Carolina, Inc. has a very clear agenda in it's approach to housing counseling scope of services. This agency provides pre-occupancy counseling, homebuyer education, post-purchase/mortgage default and rental counseling, HECM, home improvement and rehabilitation counseling, displaced and relocation counseling, and marketing and outreach initiatives. During fiscal year 2001, they successfully counseled 593 clients resulting in 293 clients bringing their mortgage out of default.

**Cumberland Community Action Program, Inc.**

Fayetteville, NC

\$28,810

Cumberland Community Action Program, Inc.,(CCAP), provides comprehensive housing counseling services to over twenty counties in eastern and southeastern North Carolina. This area has the highest poverty rate in the State. Overcrowding, high rent burden, and substandard housing are some of the issues and concerns, Cumberland Community Action Program, Inc. addresses. The agency's goal is to prepare clients to become qualified homebuyers financially, as well as prepare for what homeownership entails. The agency serves high default and underserved areas. Additionally, they provide HECM counseling and inform clients of predatory lending practices and Fair Housing issues. During the fiscal year of 2001, CCAP successfully counseled 1790 clients with issues pertaining to housing.

**Elizabeth City State University**

Elizabeth City, NC

\$28,875

Elizabeth City State University, (ECSU), has participated in HUD's housing counseling program for the past three years. They service six counties in northeastern North Carolina. The agency provides outreach to potential homeowners, renters, and first-time homebuyers. They also assist clients in dealing with default and foreclosure, disaster relief from Hurricane Floyd, and predatory lending practices. The University has an extremely knowledgeable cadre of certified housing counselors, and has a proven track record regarding the effectiveness and efficiency of managing housing programs and issues. During the fiscal year 2001, ECSU counseled 65 clients resulting in nine of them purchasing housing.

**Consumer Credit Counseling Service of Forsyth County, Inc.**

Winston-Salem, NC

\$27,727

Consumer Credit Counseling Service of Forsyth County, Inc. is a Housing Counseling Agency, and has been HUD approved for over twenty years. With this grant, they will continue implementation of their One-Stop Housing Counseling Center providing comprehensive counseling to the citizens of Forsyth County and surrounding areas.

Types of counseling offered by CCCS of Forsyth County include: credit rebuilding, pre-purchase, homebuyer education seminars, post-purchase, default and delinquency resolution and home equity conversion mortgage (HECM). The Center for Homeownership is a full service agency turning dreams into reality. The Center works with local non-profit agencies, city and county government, lenders, realtors, and other housing service providers to offer a variety of services. By working with their partners, CCCS of Forsyth County hopes to boost the homeownership rate and decrease the default rate in the Winston-Salem Forsyth County area. During the fiscal year 2001, the agency successfully counseled 3,452 clients, resulting in 3,132 clients purchasing housing.

#### **Housing Authority of the City of High Point**

High Point, NC

\$28,810

The Housing Authority of the City of High Point, (HPHA), has been assisting residents with counseling and promoting homeownership opportunities for the residents since 1975. Because of the agency's soundness, capability, quality, and effectiveness, HUD designated it in 1999 as a HUD approved Housing Counseling Agency. Over the past twelve years, HPHA has assisted over 270 residents to become homeowners. A key goal of HPHA's is to provide any low-income resident of the City of High Point, and one-mile radius an opportunity to become a homeowner if they have the desire, drive, and determination to work hard and prepare to qualify as homebuyers. The agency offers pre-purchase and post-purchase counseling, mortgage delinquency and default resolution counseling, marketing and outreach initiatives, renter assistance counseling, fair housing assistance, mobility counseling, and limited loss mitigation counseling. During the last fiscal year, they counseled 378 clients with housing related issues.

#### **Homekeeping, Mortgage Default Counseling, Inc.**

Greensboro, NC

\$9,329

Homekeeping, Mortgage Default Counseling, Inc., (HMDC), was born out of a need to provide counseling services to default mortgagors in Guilford County and surrounding areas. The agency mission is to: (1) provide solid default housing counseling; (2) prevent foreclosure by acting as a liaison between the mortgagor and the lender; (3) develop realistic budget goals; and (4) train clients and volunteers to better understand their own loans to enable them to resolve mortgage issues. As a means of leveraging their resources, HMDC asks clients on their initial visit if they would like to volunteer their skills to the agency. As a result, HMDC have computer programmers, accountants, teachers, doctors, nurses, salespersons, mechanics, etc. in their volunteer pool. During fiscal year 2001, HMDC counseled 38 clients with issues pertaining to housing.

#### **Sampson County CDC**

Clinton, NC

\$21,234

Sampson County CDC's mission is to provide a myriad of counseling services such as: homeownership, finance counseling, budget management, farm labor counseling, default counseling, predatory lending, fair housing, code enforcement counseling and self

enrichment to their target areas of Duplin and Sampson counties. The agency became HUD approved as a Housing Counseling Agency in November 2001 to provide comprehensive counseling. During fiscal year 2001, Sampson County CDC successfully counseled 152 clients with issues related to housing.

**Wilmington Housing Finance and Development**

Wilmington, NC

\$30,000

Wilmington Housing Finance and Development, Inc., (WHFD), is an experienced housing non-profit organization providing housing counseling services to residents of Wilmington, New Hanover, Pender and Brunswick counties. The agency was organized in 1987 to provide affordable housing and to address the housing issues of low-to-moderate income families. It was approved in June 2001 as a HUD approved housing counseling agency and is the only agency that has this designation within a six county area in southeastern North Carolina. Type of counseling offered by the agency include: Fair Housing education, rental delinquency, pre-purchase, post-purchase, rehabilitation counseling, home equity conversion mortgage (HECM), money management and default counseling. During fiscal year 2001, WHFD counseled 10 clients with issues pertaining to housing.